

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on November 29, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Joseph & Ruth Carrano

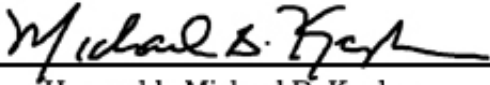
Case No. 16-22887

Hearing Date: October 23, 2018
Judge: Michael B. Kaplan

CONSENT ORDER

The relief set forth on the following pages, numbered two (2) through (4) is hereby **ORDERED**.

DATED: November 29, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: Joseph & Ruth Carrano

Case No: 16-22887

Consent Order: Resolving Secured Creditor's Motion for Relief from Stay

Upon the motion of Fulton Bank of New Jersey ("Fulton Bank" or "Creditor"), under Bankruptcy Code §362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and it appearing that the parties having consented to the relief, and for cause shown, it is ORDERED that:

1. It is acknowledged that as of the date of the execution of this Order by counsel, the debtors' post-petition arrears were as follows:

<u>Date Payment Was Due</u>	<u>Amount Due</u>
June 2018	\$261.86
July 2018	\$261.86
August 2018	\$261.86
September 2018	\$261.86
Total (as of)	\$1,047.44

2. The post-petition arrearages have been cured by the debtors.

(Page 3)

Debtor: Joseph & Ruth Carrano

Case No: 16-22887

Consent Order: Resolving Secured Creditor's Motion for Relief from Stay

3. Debtors shall pay to Creditor through the Chapter 13 Plan the sum of \$181.00 for costs and \$250.00 for fees in connection with this motion.

4. All payments due to the Creditor from the Debtors are to be made directly to Fulton Bank of New Jersey - c/o Jessica Fuller, Special Assets, 5th Floor, P.O. Box 4887, Lancaster, PA 17602 and making sure that Creditor's loan number appears on all payments.

5. In the event the debtor fails to make any of the payments called for under the terms of this Consent Order within thirty (30) days of the date on which the same shall fall due, Fulton Bank shall be entitled to relief from the automatic stay upon certification to the Court and on notice to debtor and debtor's counsel of said default without further hearing.

6. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within fourteen (14) days from the date the case is converted. If Debtors fail to make payment in accordance with this paragraph then Fulton Bank shall be entitled to relief from the automatic stay upon certification to the Court and on notice to debtor and debtor's counsel of said default without further hearing.

(Page 4)

Debtor: Joseph & Ruth Carrano

Case No: 16-22887

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7. Facsimile and electronic signatures shall be as valid as original signatures and this Consent Order may be signed in counterparts.

By signing the Consent Order, Debtor's Counsel represents that the Debtor is familiar with and understands the terms of the Consent Order and agrees to said terms regardless of whether the Debtor has actually signed said Consent Order.

**WE HEREBY CONSENT TO
THE FORM AND ENTRY OF
THE WITHIN ORDER.**

**EISENBERG, GOLD & AGRAWAL,
P.C.**

Attorneys for Fulton Bank of New Jersey

By: 

JANET L. GOLD

ABLESON & TRUESDALE LLC
Attorneys for Joseph & Ruth Carrano

By: 

STEPHEN J. ABELSON